

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Confirmation No.: **6581**
))
 Kitchen, et al.))
Serial No. **09/820,805**) Examiner: **Lalita Hamilton**
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))
Filed: **March 30, 2001**) Art Unit: **3693**
))
For: **ELECTRONIC BILL PRESENTMENT WITH**)
 MULTI-LEVEL BILL INFORMATION STORAGE)

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Non-final Office Action dated November 28, 2007, the Applicants submit the following Amendment and Response. The Applicants respectfully assert that all of the claims of the Application as hereby amended are patentable over the cited references, and respectfully request that the Application be allowed.

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.